

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

*In Re:*

JULIENNE MULLETTE,  
Debtor(s)

: Chapter 13  
:  
:

US BANK TRUST NATIONAL ASSOCIATION,  
NOT IN ITS INDEIVIDUAL CAPACITY BUT  
SOLELY AS OWNER TRUSTEE FOR VRMTG  
ASSET TRUST C/O FAY SERVICING LLC,  
Movant(s)

: Case No.: 5-24-00023-MJC  
:  
:

Vs.

JULIENNE MULLETTE,  
Debtor/Respondent  
JACK N. ZAHAROPOULOS,  
Trustee/Respondent

:  
:  
:  
:  
:  
:  
:

.....

**RESPONSE TO MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

**AND NOW COMES**, Julianne Mullette, Debtor, by and through her attorney, John J. Martin, and file this Response as follows:

1. Admitted.
2. Admitted.
3. No response required.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Denied and strict proof thereof is demanded at trial.
9. Denied and strict proof thereof is demanded at trial.
10. Denied and strict proof thereof is demanded at trial.
11. Denied and strict proof thereof is demanded at trial.

12. Denied and strict proof thereof is demanded at trial.

13. Denied and strict proof thereof is demanded at trial.

**WHEREFORE,** Debtor respectfully requests this Honorable Court deny Movant's Motion for Relief and for such other and further relief as the Court deems just and proper.

Dated: 09/02/2024

Respectfully Submitted,

\_\_\_\_\_/s/\_\_\_\_\_  
John J. Martin, Esquire  
1022 Court Street  
Honesdale, PA 18431  
(570) 253-6899  
Attorney for Debtor  
jmartin@martin-law.net